

**Information to identify the case:**

Debtor 1	<u>Richard D. Cross</u>	Social Security number or ITIN	xxx-xx-6870
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kimberly M. Cross</u>	Social Security number or ITIN	xxx-xx-0234
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-22957-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard D. Cross

Kimberly M. Cross

6/23/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Richard D. Cross  
 Kimberly M. Cross  
 Debtors

Case No. 16-22957-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 54

Date Rcvd: Jun 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2017.

db/jdb  
 aty  
 516273482 +Richard D. Cross, Kimberly M. Cross, 7376 Woodbury Rd., Mays Landing, NJ 08330-3961  
 516273483 +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812  
 516273485 +APG Cardiology Group, PO Box 786061, Philadelphia, PA 19178-6061  
 516273480 +APG Hospitalists, PO Box 786061, Philadelphia, PA 19178-6061  
 516273481 +ARMC Faculty Practice - Pathology, PO Box 8500-5287, Philadelphia, PA 19178-0001  
 516273484 +Amcol Systems, PO Box 21625, Columbia, SC 29221-1625  
 516273487 +Apex Asset Management, LLC, 2501 Oregon Pike, Ste. 102, Lancaster, PA 17601-4890  
 516273488 +Arcadia, PO Box 6768, Reading, PA 19610-0768  
 516273489 +Atlantic Emergency Assoc., PO Box 88087, Chicago, IL 60680-1087  
 516273490 +Atlantic Heart Rhythm Center, 415 Chris Gaupp Dr Ste C, Absecon, NJ 08205-4440  
 516273491 +Atlantic Medical Imaging, LLC, PO Box 1564, Indianapolis, IN 46206-1564  
 516273492 +Atlantic Pulmonary & Chritical Care Assoc, 741 South Second Ave., Ste. A, Absecon, NJ 08205-9542  
 516273493 +Atlantic Radiologists, 65 W Jimmie Leeds Rd., Absecon, NJ 08205-9403  
 516273494 +Atlanticare Regional Medical Center, PO Box 786361, Philadelphia, PA 19178-6361  
 516273495 +Community Surgical Supply, PO Box 4686, Toms River, NJ 08754-4686  
 516273496 +Complete Collection Services, PO Box 824336, Philadelphia, PA 19182-4336  
 516273497 +Gatestone & Co. International, Inc., 1000 N. West St., Ste. 1200, Wilmington, DE 19801-1058  
 516273499 +Good Shepherd Penn Partners, 1800 Lombard St., Philadelphia, PA 19146-1414  
 516273500 +Jersey Shore Gastroenterology Assoc., 408 Bethel Rd. Ste. E, Somers Point, NJ 08244-2191  
 516273501 +KML Law Group, P.C., 216 Haddon Ave., Ste. 406, Collingswood, NJ 08108-2812  
 516273503 +LabCorp, PO Box 2240, Burlington, NC 27216-2240  
 516432333 +Medical Records Online, Inc., PO Box 61507, King of Prussia, PA 19406-0907  
 516273504 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 516273505 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
 516273506 +Nazha Cancer Center, 411 New Rd., Northfield, NJ 08225-1648  
 516273507 +Patient Financial Services, 30 Washington Ave., Ste. C-6, Haddonfield, NJ 08033-3341  
 516273508 +Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406  
 516273509 +PennCredit, PO Box 988, Harrisburg, PA 17108-0988  
 516273512 +Pomona Heating & Cooling, LLC, PO Box 645, Pomona, NJ 08240-0645  
 516273513 +Rickart Collection Systems, Inc., PO Box 7242, North Brunswick, NJ 08902-7242  
 516273514 +Rowan Medicine, Faculty Practice Plan, PO Box 635, Bellmawr, NJ 08099-0635  
 516273515 +Rowan University, PO Box 635, Bellmawr, NJ 08099-0635  
 516273516 +Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113  
 516390237 +Southern Jersey Family Medical Center, 1 North White Horse Pike, Hammonton, NJ 08037-1875  
 516273518 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 516273517 +US Department of Education, PO Box 69184, Harrisburg, PA 17106-9184  
 516273521 +United Telemanagement Corp., PO Box 145465, Cincinnati, OH 45250-5465  
 516273522 +Williams Family Medicine, PC, 415 S. Chris Gaupp Dr., Ste. C-2, Absecon, NJ 08205-4440

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2017 22:40:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 23 2017 22:40:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr +EDI: WFFC.COM Jun 23 2017 22:23:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd., Winterville, NC 28590-8872

516405772 EDI: AIS.COM Jun 23 2017 22:23:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

516488975 EDI: RESURGENT.COM Jun 23 2017 22:23:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516273486 +E-mail/Text: bankruptcy@pepcoholdings.com Jun 23 2017 22:40:08 Atlantic City ELeCtric, PO Box 13610, Philadelphia, PA 19101-3610

516283641 +E-mail/Text: bankruptcy@pepcoholdings.com Jun 23 2017 22:40:08 Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mailstop 84CP42, Carneys Point, NJ 08069-3600

516273493 +EDI: BANKAMER2.COM Jun 23 2017 22:23:00 Bank of America, 100 North Tryon St., Charlotte, NC 28255-0001

516273498 +EDI: IIC9.COM Jun 23 2017 22:23:00 IC Systems, Inc., PO Box 64444, Saint Paul, MN 55164-0444

516273502 +E-mail/Text: bknotices@mbandw.com Jun 23 2017 22:41:07 McCarthy, Burgess & Wolfe, 26000 Cannon Rd., Bedford, OH 44146-1807

516273510 +E-mail/Text: bkdepartment@rtresolutions.com Jun 23 2017 22:40:54 Real Time Resolutions, PO Box 731940, Dallas, TX 75373-1940

516493641 +E-mail/Text: bkdepartment@rtresolutions.com Jun 23 2017 22:40:54 Real Time Resolutions, Inc., 1349 Empire Central Dr, Suite 150, Dallas, TX 75247-4029

516492462 +E-mail/Text: bkdepartment@rtresolutions.com Jun 23 2017 22:40:54 Real Time Resolutions, Inc., PO Box 35888, Dallas, Texas 75235-0888

516273519 +EDI: VERIZONCOMB.COM Jun 23 2017 22:23:00 Verizon Wireless, 140 West St., New York, NY 10007-2123

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 54

Date Rcvd: Jun 23, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516318314 EDI: WFFC.COM Jun 23 2017 22:23:00 Wells Fargo Bank N.A.,,  
d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657  
516273520 +EDI: WFFC.COM Jun 23 2017 22:23:00 Wells Fargo Dealer Services, PO Box 25341,  
Santa Ana, CA 92799-5341

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
516273511 ##+Richard J. Boudreau & Associates, LLC, 6 Manor Parkway, Salem, NH 03079-2841  
TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 25, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2017 at the address(es) listed below:

Bruno Bellucci, III on behalf of Joint Debtor Kimberly M. Cross jkearney@belluccilaw.net,  
bbellucci@belluccilaw.net, jrosati@belluccilaw.net, kpalermo@belluccilaw.net,  
jbonner@belluccilaw.net  
Bruno Bellucci, III on behalf of Debtor Richard D. Cross jkearney@belluccilaw.net,  
bbellucci@belluccilaw.net, jrosati@belluccilaw.net, kpalermo@belluccilaw.net,  
jbonner@belluccilaw.net  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel Balboa ecfmail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services mortonlaw.bcraig@verizon.net, tfitz@mortoncraig.com; mhazlett@mortoncraig.com  
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com; ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solu  
tions.com; hinnaurato@subranni.com  
Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com; ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solu  
tions.com; hinnaurato@subranni.com  
Warren S. Jones, Jr. on behalf of Creditor Real Time Resolutions, Inc. email@warrensjones.com,  
bestcasewsj@gmail.com; r46134@notify.bestcase.com

TOTAL: 9